

## Instructions for the Missouri Group Self-Insurance Workers' Compensation Tax and Assessment Worksheet

The following is an explanation of how a Missouri-authorized self-insurance group should calculate its workers' compensation premium tax for entry on the Table 1 Payroll and Premium Tax Report which is due March 1.

This worksheet requires information regarding each group member-employer's payroll for the period January 1, to December 31. For those group member-employers who have started operations in Missouri during the calendar year, the group should report payroll from that member's date of authorization to self-insure by the Division of Workers' Compensation to the end of the year, December 31.

§287.710. 1. Every such insurance carrier or self-insurer, on or before the first day of March of each year, shall make a return, verified by the affidavit of its president and secretary or other chief officers or agents, to the director of the department of insurance, financial institutions and professional registration, stating the amount of all such gross premiums or deposits and credits during the year ending on the thirty-first day of December, next preceding.

This worksheet requires information only on the payroll paid to employees subject to the Missouri Workers' Compensation Law (Chapter 287 RSMo). "Payroll" is considered to be "remuneration" as defined by the Basic Manual of the National Council on Compensation Insurance (NCCI).

When you select the [Missouri Group Self-Insurance Workers' Compensation Tax and Assessment Reporting Form](#) you will get a security screen popup, select cancel to continue

Use the following instructions to complete your group self-insurance worksheet. The numbers for the steps listed below correspond to the column or line numbers appearing on the sample worksheet.

**1. Member-Employer Name:** The entries in the column for step number 1 should contain the name, as approved by the Division of Workers' Compensation, of each self-insured member-employer in your group. Be sure to list the name of the member-employer in accordance with Division of Workers' Compensation and MDI records. If a member has \$0 payroll, please list the member and indicate \$0 payroll.

**2. Total Payroll:** List the payroll for each member-employer in the group. As indicated above, the amount of payroll is based on "remuneration" as defined by the NCCI; this includes certain types of reimbursement in addition to normal wages or salaries.

**3. Manual Premium:** List the total manual premium for the calendar year for each member-employer, based on the rates filed by the group with the Division of Workers' Compensation.

**4. Experience Modification Factor:** Each member-employer's individual experience modification factor, as calculated by the NCCI, should be entered on the appropriate line in the column for step No.4. The experience modification factors for the tax year being submitted should be used on the tax report.

**5. Standard Premium  $5 = 3 \times 4$ :** The manual premium for each member-employer listed in column 3 should be multiplied by the member-employer's experience modification factor in column 4 to calculate the member's standard premium.

**6. Expense Constant (if any):** This reflects the expense constant submitted by the group and currently on file with the Division of Workers' Compensation. The same value should be entered for every member in this column. If the group has not filed an expense constant with the Division of Workers' Compensation for approval, no expense constant may be entered on the worksheet. This input can only be positive.

**7. Other Surcharge(s) (if any):** This reflects the surcharges submitted by the group and currently on file with the Division of Workers' Compensation. If the group has not submitted surcharges to the Division of Workers' Compensation for approval, no surcharge may be entered on the worksheet. See 8 CSR 50-3.010(8)(B). This input can only be positive.

**8. Premium Discount(s) (if any):** This amount should reflect the premium discount submitted by the group and currently on file with the Division of Workers' Compensation. If the group has not submitted a discount schedule to the Division of Workers' Compensation for approval, no discount should be entered on the worksheet. The total discounts for any individual member shall not exceed twenty-five percent (25%). See § 287.280.3, RSMo, and 8 CSR 50-3.010(8)(A). This input can only be positive, but will be subtracted from the standard premium.

**9. Member Premium  $9 = 5 + 6 + 7 - 8$ :** Add the amounts in column 5, column 6, and column 7; subtract the amount in column 8 to calculate the Member Premium.

**10-13. Totals:** Add the amounts in column 2 to calculate the total payroll (item 10); add the amounts in column 3 to calculate the total manual premium (item 11); add the amounts in column 5 to calculate the total standard premium (item 12); add the amounts in column 9 to calculate the total member premium (item 13).

**14. Audit Premium:** Any additional or return premium from the most recent prior policy period should be added to or subtracted from the total member premium (item 13). This input can be positive or negative.

**15. Retro Premiums:** All retrospective premiums not previously reported for the prior policy period should be added to the total member premium (item 13). This input can only be positive.

**16. Dividends Paid:** All surplus distributions (e.g., dividends) paid in calendar year should be subtracted from the total member premium (item 13). This input can only be negative, but will be added to the total member premium.

**17. Other ( ):** This space is reserved for any other credits or surcharges that apply to the group self-insurance trust, such as the Missouri Contractor's Credit Program. Any additional or return premiums should be added to or subtracted from the total member premium (item 13). This input can be positive or negative.

**18. Total Group Premium:** Add the entries on lines 14, 15, 16, and 17 to the total member premium (item 13) to calculate the total group premium.

**19. WC Administrative Tax:** To compute the annual workers' compensation administrative tax multiply the calendar year total group premium in line 18 by the annual rate, and enter the result on this line. The result is the amount of workers' compensation premium tax that is owed by your group for this tax year, rounded to the nearest whole dollar.

**\*\*The Total Payroll should be entered on the Table 1-Payroll and Premium Tax Report.**

**\*\*The WC Administrative Tax should be entered on the Table 1-Payroll and Premium Tax Report.**

Please download and save the [Table 1](#) to your desktop, you can then enter your information. When you select Table 1 you will get a security screen popup, select cancel to continue. Print the Table 1 in landscape format and mail with the accompanying spreadsheet (Missouri Group Self-Insurance Workers' Compensation Tax and Assessment Reporting Form).

### **Login to your Self-Insured Workers' Compensation Web Portal**

The Web Portal is located at the following link save this link to your favorites for login <https://apps.difp.mo.gov/SIWorkComp>. Once you login, the page redirects to the portal homepage. From the portal homepage, you can navigate to your account settings; File Individual-Table 1, File Group-Table 1, Print Individual-Table 1 Data, Print Group-Table 1 for this session; and Help to get DIFP contact information.

### **QUESTIONS SHOULD BE DIRECTED TO:**

- Phone: 573-526-1589
- Email: [SI\\_PTax@insurance.mo.gov](mailto:SI_PTax@insurance.mo.gov)